

FORM PTO 1449 (<i>modified</i>)			ATTY DOCKET NO.	APPLICATION NO.
U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE			03292.101090.18	10/710,570
LIST OF REFERENCES CITED BY APPLICANT(S) (<i>Use several sheets if necessary</i>)			APPLICANT	David Bonalle
			FILING DATE	GROUP
			July 21, 2004	3627

U.S. PATENT DOCUMENTS

EXAMINER INITIAL	CITE NO.	DOCUMENT NUMBER	KIND CODE	DATE	NAME OF PATENTEE OR APPLICANT OF CITED DOCUMENT	PAGES, COLUMNS, LINES WHERE RELEVANT PASSAGES OR RELEVANT FIGURES APPEAR
	1	US4443027	A1	4/17/1984	McNeely et al.	
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	4	US4736094	A	4/5/1988	Yoshida, Shinya	
	5	US4837422	A	6/6/1989	Dethloff et al.	
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	7	US4868849	A	9/19/1989	Tamaoki, Ryokichi	
	8	US5016274	A	5/14/1991	Micali et al.	
	9	US5023908	A	6/11/1991	Weiss, Kenneth	
	10	US5025372	A	6/18/1991	Burton et al.	
	11	US5202826	A	4/13/1993	McCarthy, Patrick	
	12	US5276311	A	1/4/1994	Hennige, Hartmut	
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	14	US5350906	A	9/27/1994	D'Hont et al.	
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	16	US5397881	A	3/14/1995	Mannik, Kallis H	
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	18	US5461217	A	10/24/1995	Claus, David M	
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	21	US5537314	A	7/16/1996	Kanter, Mark W	
	22	US5577120	A	11/19/1996	Penzias, Arno A	
	23	US5578808	A	11/26/1996	Taylor, Douglas C	
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	25	US5590038	A	12/31/1996	Pitroda, Satyan G	
	26	US5594227	A	1/14/1997	Deo, Vinay	
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	29	US5649118	A	7/15/1997	Carlisle, William Reid	
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	32	US5724424	A	3/3/1998	Gifford, David K	
	33	US5734838	A	3/31/1998	Robinson et al.	
	34	US5742756	A	4/21/1998	Dillaway et al.	
	35	US5742845	A	4/21/1998	Wagner, Richard Hiers	
	36	US5768385	A	6/16/1998	Simon, Daniel R	
	37	US5770843	A	6/23/1998	Rose, Manning I	
	38	US5778069	A	7/7/1998	Thomlinson, Matthew W	
	39	US5826241	A	10/20/1998	Stein, Lee H	
	40	US5826242	A	10/20/1998	Montulli, Lou	
	41	US5826243	A	10/20/1998	Musmanno et al.	
	42	US5852812	A	12/22/1998	Reeder, Mary	
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	44	US5859419	A	1/12/1999	Wynn, Sol H	
	45	US5862325	A	1/19/1999	Reed et al.	
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	47	US5864830	A	1/26/1999	Armetta et al.	
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	49	US5878141	A	3/2/1999	Daly et al.	
	50	US5878337	A	3/2/1999	Joao et al.	
	51	US5883810	A	3/16/1999	Franklin et al.	
	52	US5884280	A	3/16/1999	Yoshioka et al.	
	53	US5897622	A	4/27/1999	Blinn et al.	
	54	US5898838	A	4/27/1999	Wagner, Richard Hiers	
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	56	US5903880	A	5/11/1999	Biffar, Peter C	
	57	US5905908	A	5/18/1999	Wagner, Richard Hiers	
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	59	US5913203	A	6/15/1999	Wong et al.	
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	64	US5923734	A	7/13/1999	Taskett, John M	
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	70	US5956699	A	9/21/1999	Wong et al.	
	71	US5958004	A	9/28/1999	Helland et al.	
	72	US5960411	A	9/28/1999	Hartman et al.	
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	83	US5991748	A	11/23/1999	Taskett, John M	
	84	US5999914	A	12/7/1999	Blinn et al.	
	85	US6000832	A	12/14/1999	Franklin et al.	
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	87	US6011487	A	1/4/2000	Plocher, Peter H	
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	95	US6014748	A	1/1/2000	Tushi et al.	
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	98	US6018718	A	1/25/2000	Walker et al.	
	99	US6021943	A	2/8/2000	Chastain, Robert H	
	100	US6023510	A	2/8/2000	Epstein, Michael A	
	101	US6029147	A	2/22/2000	Horadan et al.	
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	103	US6029890	A	2/29/2000	Austin, Frank	
	104	US6029892	A	2/29/2000	Miyake, Susumu	
	105	US6032136	A	2/29/2000	Brake et al.	
	106	US6038292	A	3/14/2000	Thomas, Jerry S	
	107	US6038551	A	3/14/2000	Barlow et al.	
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	110	US6058418	A	5/2/2000	Kobata, Hiroshi	
	111	US6061344	A	5/9/2000	Wood, Jr, Clifton W	
	112	US6061789	A	5/9/2000	Hauser et al.	
	113	US6064981	A	5/16/2000	Barni et al.	
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	119	US6081790	A	6/27/2000	Rosen, Sholom S	
	120	US6088683	A	7/11/2000	Jalili, Reza	
	121	US6088717	A	7/11/2000	Reed et al.	
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	124	US6098053	A	8/1/2000	Slater, Alan	

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	127	US6112191	A	8/29/2000	Burke, Bertram V	
	128	US6115458	A	9/5/2000	Taskett, John M	
	129	US6122625	A	9/19/2000	Rosen, Sholom S	
	130	US6125352	A	9/26/2000	Franklin et al.	
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	132	US6163771	A	12/19/2000	Walker et al.	
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	140	US6248199	B1	6/19/2001	Smulson, Joel R	
	141	US6263316	B1	7/17/2001	Khan et al.	
	142	US6267292	B1	7/31/2001	Walker et al.	
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	144	US6315195	B1	11/13/2001	Ramachandran, Natarajan	
	145	US6325293	B1	12/4/2001	Moreno, Roland	
	146	US6327573	B1	12/4/2001	Walker et al.	
	147	US6330544	B1	12/11/2001	Walker et al.	
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	149	US6353811	B1	3/5/2002	Weissman, Steven I	
	150	US6378073	B1	4/23/2002	Davis et al.	
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	152	US6427910	B1	8/6/2002	Barnes et al.	
	153	US6438235	B2	8/20/2002	Sims, III, J Robert	
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	155	US6445794	B1	9/3/2002	Shefi, Adam	

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	158	US6520542	B2	2/18/2003	Thompson et al.	
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	161	US6623039	B2	9/23/2003	Thompson et al.	
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	172	US6859672	B2	2/22/2005	Roberts et al.	
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	174	US6994262	B1	2/7/2006	Warther, Richard O	
	175	US7003501	B2	2/21/2006	Ostroff, Maurice	
	176	US7069444	B2	6/27/2006	Lowensohn et al.	
	177	US7096204	B1	8/22/2006	Chen et al.	
	178	US7100821	B2	9/5/2006	Rasti, Mehran Randall	
	179	US7103575	B1	9/5/2006	Linehan, Mark Holmes	
	180	US7136835	B1	11/14/2006	Flitcroft et al.	
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	182	USRE37822	E	8/27/2002	Anthonyson, Robert B	
	183	US20010034720	A1	10/25/2001	Armes, David	
	184	US20010049628	A1	12/6/2001	Icho, Robert	
	185	US20020026419	A1	2/28/2002	Maritzen, et al	
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	189	US20030028481	A1	2/6/2003	Flitcroft, et al	
	190	US20030054836	A1	3/20/2003	Michot, Gerard	
	191	US20030055727	A1	3/20/2003	Walker, et al	
	192	US20030130820	A1	7/10/2003	Lane, III, George H	
	193	US20030183699	A1	10/2/2003	Masui, Shoichi	
	194	US20030195037	A1	10/16/2003	Vuong, et al	
	195	US20040006539	A1	1/8/2004	Royer, et al	
	196	US20040016796	A1	1/29/2004	Hann, et al	
	197	US20040039814	A1	2/26/2004	Crabtree, et al	
	198	US20040044627	A1	3/4/2004	Russell, et al	
	199	US20040083184	A1	4/29/2004	Tsuei, et al	
	200	US20050038718	A1	2/17/2005	Barnes, et al	
	201	US20050040272	A1	2/24/2005	Argumedo, et al	
	202	US20050119978	A1	6/2/2005	Ates, Fikret	
	203	US20050121512	A1	6/9/2005	Wankmueller, John	

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	1	0 484 726	EP	A1	5/13/1992	Andersson, Thorbjorn	
	2	1 115 095	EP	A2	7/11/2001	Flitcroft, et al	
	3	2 361 790	UK	A	10/31/2001	Arndt, et al	
	4	2000011109	JP	A	1/14/2000	Kawan, Joseph	
	5	00/049586	WO	A1	8/24/2000	Flitcroft, et al	
	6	03/007623	WO	A3	1/23/2003	Berardi, et al	
	7	97/009688	WO	A3	3/13/1997	Simon, Daniel R	
	8	99/049424	WO	A1	9/30/1999	Flitcroft, et al	

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	3	"Prestige Credit Cards: Those Pricey Plastics", Changing Times, 04/1986
	4	"Shell Introduces Optional Credit Card", The Associated Press, 09/03/1985
	5	"Shell Introducing Expanded 'Signature' Credit Card", Tulsa Business Chronicle, 09/05/1985
	6	"Shell-Oil: Introduces Shell Signature Travel and Entertainment Credit Card", Business Wire, 09/03/1985
	7	"The Chase Manhattan Bank Today Announced a Comprehensive Program to Enhance the Value of All its Credit Cards", PR Newswire, 12/18/1986
	8	American Express to offer disposable credit card numbers, CNN.com. U.S. News, www.cnn.com/2000/US/09/08/online.payments.ap/ , 09/08/2000
	9	American Express, Private Payments SM: A New Level of Security from American Express, American Express Website, Cards
	10	CAREY, GORDON, "Multi-tier Copay", Pharmaceutical Executive, 02/2000
	11	CRUMBAUGH, DARLENE M., "Effective Marketing Positions: Check card as consumer lifeline", Hoosier Banker, 04/1998, page 10, Vol. 82, Issue 4
	12	Disposable Credit Card Numbers, courtesy of CardRatings.org, The Dollar Stretcher, www.stretcher.com/stories/01/010212e.cfm , 01/2001
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	23	http://www.palowireless.com/infooth/tutorial/radio.asp , 04/28/2003
	24	http://www.palowireless.com/infooth/tutorial/rfcomm.asp , 04/28/2003
	25	http://www.palowireless.com/infooth/tutorial/sdp.asp , 04/28/2003

EXAMINER	DATE CONSIDERED
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

ATTY DOCKET NO.

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APPLICATION NO.

10/710,570

APPLICANT

David Bonalle

FILING DATE

July 21, 2004

GROUP

3627

EXAMINER

DATE CONSIDERED

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Sheet 9 of 9